

Information to identify the case:

Debtor 1	<u>Elizabeth Lillian Powell</u>	Social Security number or ITIN	xxx-xx-1483
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Northern District of Mississippi			
Case number: 25-10594-SDM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elizabeth Lillian Powell
aka Elizabeth Powell

7/11/25

By the court: Selene D. Maddox
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elizabeth Lillian Powell
Debtor

Case No. 25-10594-SDM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0537-1
Date Rcvd: Jul 11, 2025

User: autodocke
Form ID: 318

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2025:

Recip ID	Recipient Name and Address
db	+ Elizabeth Lillian Powell, 1057 Baskin Dr, Greenville, MS 38703-6504
4522778	+ Plusfinance, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4522761	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 11 2025 23:29:30	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
4522762	+ Email/Text: bk@avant.com	Jul 11 2025 23:18:00	Avant LLC, Attn: Bankruptcy, 222 W Mechandise Mart Plaza , Ste 900, Chicago, IL 60654-1105
4522763	+ Email/Text: rm-bknotices@bridgecrest.com	Jul 11 2025 23:18:00	Bridgecrest Acceptance Corp, Po Box 53087, Suite 100, Phoenix, AZ 85072-3087
4541344	+ EDI: AISACG.COM	Jul 12 2025 03:17:00	Bridgecrest Credit Company, LLC as Agent, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4522765	Email/Text: CAF_Bankruptcy_Department@carmax.com	Jul 11 2025 23:18:00	CarMax Auto Finance, Attn: Bankruptcy, 1200 Tuckahoe Creek Pkwy, Richman, VA 23238
4522767	Email/Text: cfcbackoffice@contfinco.com	Jul 11 2025 23:18:00	Continental Finance Company, Attn: Bankruptcy, 4550 New Linden Hill Rd, Wilmington, DE 19808
4522764	+ EDI: CAPITALONE.COM	Jul 12 2025 03:17:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4522766	+ EDI: CITICORP	Jul 12 2025 03:17:00	Citi Card, Attn: Citicorp Cr Svcs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
4544960	EDI: CITICORP	Jul 12 2025 03:17:00	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
4522768	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 11 2025 23:29:15	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
4540496	EDI: DISCOVER	Jul 12 2025 03:17:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
4522769	+ EDI: DISCOVER	Jul 12 2025 03:17:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
4522770	+ Email/Text: EBN@edfinancial.com	Jul 11 2025 23:18:00	EdFinancial Services, Attn: Claims, Po Box 36008, Knoxville, TN 37930-6008
4522771	+ EDI: BLUESTEM	Jul 12 2025 03:17:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
4522772	+ EDI: AMINFOFP.COM	Jul 12 2025 03:17:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
4522773	+ EDI: PHINGENESIS	Jul 12 2025 03:17:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477,

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4546377	Email/Text: bankruptcy@huntingtonmgt.com	Jul 11 2025 23:18:00	Beaverton, OR 97076-4401 Huntington National Management LLC, PO Box 1158, Hamburg, NY 14075
4522776	Email/Text: ml-ebn@missionlane.com	Jul 11 2025 23:18:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
4522774	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 11 2025 23:18:00	Mercury, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
4522775	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 11 2025 23:29:32	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
4522777	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 11 2025 23:18:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
4528454	EDI: Q3G.COM	Jul 12 2025 03:17:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
4522779	+ EDI: SYNC	Jul 12 2025 03:17:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
4522780	+ EDI: SYNC	Jul 12 2025 03:17:00	Synchrony Bank, Attn: Bankruptcy, Pob 965064, Orlando, FL 32896-5064
4527847	+ Email/Text: EBN@edfinancial.com	Jul 11 2025 23:18:00	US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2025 at the address(es) listed below:

Name	Email Address
Jeffrey A. Levingston	jleving@bellsouth.net MS01@ECFCBIS.com
Thomas C. Rollins, Jr.	on behalf of Debtor Elizabeth Lillian Powell trollins@therollinsfirm.com jennifer@therollinsfirm.com; notices@therollinsfirm.com; trollins@ecf.inforuptcy.com; calviljojr81745@notify.bestcase.com; TRol lins@jubilee bk.net; trollins.therollinsfirm.com@recap.email
U. S. Trustee	USTPRegion05.AB.ECF@usdoj.gov

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